

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

GLEN P. MISKOVISH
SUSAN R. MISKOVISH
Debtor(s)

Case No. 17-23458CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/29/2017.
- 2) The plan was confirmed on 10/10/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/16/2018, 04/09/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/14/2022.
- 6) Number of months from filing or conversion to last payment: 53.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,503.45.
- 10) Amount of unsecured claims discharged without full payment: \$12,297.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$128,906.50
Less amount refunded to debtor \$3,210.86

NET RECEIPTS: \$125,695.64

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$6,036.26
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,536.26

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SVCS INC	Secured	32,171.00	31,923.66	31,923.66	31,923.66	2,179.02
BERKHEIMER TAX ADMINISTRATOR	Unsecured	0.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTIONS INC	Unsecured	487.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE**	Unsecured	0.00	2,186.92	2,986.92	2,986.92	0.00
CAPITAL ONE AUTO FINANCE**	Secured	14,940.00	12,125.00	11,325.00	11,325.00	1,188.42
CHILDRENS HOSPITAL OF PITTSBURGH	Unsecured	25.00	NA	NA	0.00	0.00
CITIFINANCIAL SERVICES INC	Unsecured	1,424.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	292.00	NA	NA	0.00	0.00
DIANE FIGG**	Secured	1,414.00	NA	1,280.92	1,280.92	0.00
DIANE FIGG**	Secured	1,027.00	NA	482.43	482.43	0.00
DISCOVER BANK(*)	Unsecured	950.00	950.47	950.47	950.47	0.00
EXCELA HEALTH MEDICAL GROUP	Unsecured	14.00	NA	NA	0.00	0.00
FRICK HOSPITAL	Unsecured	200.00	NA	NA	0.00	0.00
GLHEC & AFFILIATES: GLHEGC NELA	Unsecured	2,213.00	3,823.94	3,823.94	3,823.94	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	NA	NA	0.00	0.00
KREINBROOK PSYCHOLOGICAL ASS	Unsecured	75.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	3,042.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,030.00	1,029.78	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	4,190.00	4,190.18	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	3,042.34	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	0.00	2,244.84	0.00	0.00	0.00
NAVIENT	Unsecured	1,614.00	NA	NA	0.00	0.00
NAVIENT CFC	Unsecured	5,248.00	5,447.20	5,447.20	5,447.20	0.00
NEW REZ LLC D/B/A SHELLPOINT MC	Secured	97,463.00	102,398.18	0.00	50,148.72	0.00
NEW REZ LLC D/B/A SHELLPOINT MC	Secured	0.00	3,923.22	3,923.22	3,923.22	0.00
PA DEPARTMENT OF REVENUE*	Priority	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	15,402.00	11,953.79	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	436.00	436.70	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	547.00	547.25	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	775.00	775.42	0.00	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PREMIER BANKCARD LLC; JEFFERS	Unsecured	511.00	459.61	459.61	459.61	0.00
PUBLISHERS CLEARING HOUSE	Unsecured	265.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CO***	Unsecured	6,448.00	NA	NA	0.00	0.00
UNITED STUDENT AID FUNDS INC (U	Unsecured	0.00	0.00	0.00	0.00	0.00
UPMC	Unsecured	25.00	NA	NA	0.00	0.00
WESTMORELAND COUNTY TAX CLA	Secured	NA	3,747.64	0.00	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	995.00	1,013.81	1,013.81	1,013.81	26.04

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$1,013.81	\$51,162.53	\$26.04
Mortgage Arrearage	\$3,923.22	\$3,923.22	\$0.00
Debt Secured by Vehicle	\$43,248.66	\$43,248.66	\$3,367.44
All Other Secured	\$1,763.35	\$1,763.35	\$0.00
TOTAL SECURED:	\$49,949.04	\$100,097.76	\$3,393.48
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$13,668.14	\$13,668.14	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$8,536.26</u>
Disbursements to Creditors	<u>\$117,159.38</u>
TOTAL DISBURSEMENTS :	<u>\$125,695.64</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/22/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.